

Certificate of Notice Page 1 of 7
 United States Bankruptcy Court
 District of Puerto Rico

In re:
 EDUARDO LORENZO BERRIOS MARCANO
 Debtor

Case No. 18-03934-MCF
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0104-3

User: munizgr
 Form ID: pdf001

Page 1 of 1
 Total Noticed: 12

Date Rcvd: Jul 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2018.

db	+EDUARDO LORENZO BERRIOS MARCANO, URB CONDADO MODERNO, L16 CALLE 14, CAGUAS, PR 00725-2445
smg	FEDERAL LITIGATION DEPT. OF JUSTICE, PO BOX 9020192, SAN JUAN, PR 00902-0192
smg	+PR DEPARTMENT OF LABOR, PO BOX 195540, HATO REY, PR 00919-5540
4607636	+DELIA PINERO ROBLES, URB. CONDADO MODERNO, L16 CALLE 14, Caguas, PR 00725-2445
4607637	ISLAND PORTFOLIO SERVICES,LLC., 221 PLAZA SUITE C-2, PONCE DE LEON AVE, San Juan, PR 00919
4607638	LCDO. WALBERT PABON GONZALEZ, PO BOX 71418, San Juan, PR 00936-8518

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: bankruptcy@hacienda.pr.gov Jul 13 2018 18:54:14 DEPARTAMENTO DE HACIENDA, PO BOX 9024140, OFICINA 424-B, SAN JUAN, PR 00902-4140
smg	E-mail/Text: ustpregion21.hrc.ecf@usdoj.gov Jul 13 2018 18:53:49 US TRUSTEE, EDIFICIO OCHOA, 500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1922
4607634	E-mail/Text: marilyn.gonzalez@popular.com Jul 13 2018 18:53:59 BANCO POPULAR, BANKRUPTCY DEPT, PO BOX 362708, San Juan, PR 00936-2708
4607635	E-mail/Text: cfigueroa@crimpr.net Jul 13 2018 18:54:03 CRIM, BANKRUPTCY DEPT, PO BOX 195387, SAN JUAN, PR 00919-5387
4607639	+E-mail/Text: bknotices@orientalfg.com Jul 13 2018 18:54:00 ORIENTAL BANK, BANKRUPTCY DEPT, PO BOX 195115, SAN JUAN, PR 00919-5115
4607640	E-mail/Text: marilyn.gonzalez@popular.com Jul 13 2018 18:53:59 POPULAR AUTO INC., BANKRUPTCY DEPT., PO BOX 366818, SAN JUAN, PR 00936-6818

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 15, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2018 at the address(es) listed below:

ENRIQUE M ALMEIDA BERNAL	on behalf of Debtor EDUARDO LORENZO BERRIOS MARCANO adecfmail@gmail.com, almeidadadavilapr@gmail.com, DavilaZR71466@notify.bestcase.com, almeidadadavilapr2@gmail.com
MONSITA LECAROZ ARRIBAS	ustpregion21.hrc.ecf@usdoj.gov

TOTAL: 2

In Re:
EDUARDO LORENZO BERRIOS MARCANO
xxx-xx-3839

Puerto Rico Local Form G

Chapter 13 Plan dated July 10, 2018

Case No.: **18-03934**

Chapter 13

Check if this is a pre-confirmation amended plan

Check if this is a post confirmation amended plan
Proposed by:

Debtor(s)

Trustee

Unsecured creditor(s)

If this is an amended plan, list below the sections of the plan that have been changed.

PART 1: Notices

To Debtor(s): This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable.

In the following notice to creditors, you must check each box that applies

To Creditors: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one. The headings contained in this plan are inserted for reference purposes only and shall not affect the meaning or interpretation of this plan.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the Bankruptcy Court. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015. In addition, you must file a timely proof of claim in order to be paid under this plan, unless ordered otherwise.

If a claim is withdrawn by a creditor or amended to an amount less than the amount already disbursed under the plan on account of such claim: (1) The trustee is authorized to discontinue any further disbursements to related claim; (2) The sum allocated towards the payment of such creditor's claim shall be disbursed by the trustee to Debtor's remaining creditors. (3) If such creditor has received monies from the trustee (Disbursed Payments), the creditor shall return funds received in excess of the related claim to the trustee for distribution to Debtor's remaining creditors. (4) If Debtor has proposed a plan that repays his or her creditors in full, funds received in excess of the related claim shall be returned to the Debtor.

The following matters may be of particular importance. Debtor(s) must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
1.3	Nonstandard provisions, set out in Part 8.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included

PART 2: Plan Payments and Length of Plan

2.1 Debtor(s) will make payments to the trustee as follows:

PMT Amount	Period(s)	Period(s) Totals	Comments
\$10,150.00	Months 1 through 1	\$10,150.00	
\$150.00	Months 2 through 3	\$300.00	

Debtor

EDUARDO LORENZO BERRIOS MARCANO

Case number

\$620.00	Months 4 through 60	\$35,340.00	
Subtotals	60 Months	\$45,790.00	Total plan base: \$45,790.00

Insert additional lines if needed

If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

2.2 Regular payments to the trustee will be made from future income in the following manner:

Check all that apply

Debtor(s) will make payments pursuant to a payroll deduction order.
 Debtor(s) will make payments directly to the trustee.
 Other (specify method of payment): _____

2.3 Income tax refunds:

Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will comply with 11 U.S.C. § 1325(b)(2). If the Debtor(s) need(s) to use all or a portion of such "Tax Refunds," Debtor(s) shall seek court authorization prior to any use thereof.

2.4 Additional payments:

Check one.

None. If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

Debtor(s) will make additional payment(s) to the trustee from other sources, as specified below. Describe the source, estimated amount, and date of each anticipated payment.

\$10,000.00 lump sum payment with proceeds to come from cash on hand.

PART3: Treatment of Secured Claims

3.1 Maintenance of payments and cure of default, if any.

Check one.

None. If "None" is checked, the rest of § 3.1 need not be completed or reproduced.

3.2 Request for valuation of security, payment of fully secured claims, and modification of undersecured claims.

Check one.

None. If "None" is checked, the rest of § 3.2 need not be completed or reproduced.

3.3 Secured claims excluded from 11 U.S.C. § 506.

Check one.

None. If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

3.4 Lien Avoidance.

Check one.

None. If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

3.5 Surrender of collateral.

Check one.

None. If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

Insert additional claims as needed.

Debtor EDUARDO LORENZO BERRIOS MARCANO Case number _____

3.6 **Pre-confirmation adequate protection monthly payments (“APMP”) to be paid by the trustee.**

Payments pursuant to 11 USC §1326(a)(1)(C):

<i>Name of secured creditor</i>	<i>\$ Amount of APMP</i>	<i>Comments</i>
---------------------------------	--------------------------	-----------------

-NONE-

Insert additional claims as needed.

Pre-confirmation adequate protection payments made through the plan by the trustee are subject to the corresponding statutory fee.

3.7 **Other secured claims modifications.**

Check one.

None. If “None” is checked, the rest of § 3.7 need not be completed or reproduced.

PART 4: Treatment of Fees and Priority Claims

4.1 **General**

Trustee’s fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

4.2 **Trustee’s fees**

Trustee’s fees are governed by statute and may vary during the term of the plan, nevertheless are estimated for confirmation purposes to be 10 % of all plan payments received by the trustee during the plan term.

4.3 **Attorney’s fees**

Check one.

Flat Fee: Attorney for Debtor(s) elect to be compensated as a flat fee for their legal services, up to the plan confirmation, according to LBR 2016-1(f).

OR

Fee Application: The attorneys’ fees amount will be determined by the court, upon the approval of a detailed application for fees and expenses, filed not later than 14 days from the entry of the confirmation order.

Attorney’s fees paid pre-petition:

\$ 1,500.00

Balance of attorney’s fees to be paid under this plan are estimated to be:

\$ 1,500.00

If this is a post-confirmation amended plan, estimated attorney’s fees:

\$ _____

4.4 **Priority claims other than attorney’s fees and those treated in §§ 4.5, 4.6**

Check one.

None. If “None” is checked, the rest of § 4.4 need not be completed or reproduced.

4.5 **Domestic support obligations assigned or owed to a governmental unit and paid less than full amount.**

Check one.

None. If “None” is checked, the rest of § 4.5 need not be completed or reproduced.

4.6 **Post confirmation property insurance coverage**

Check one.

None. If “None” is checked, the rest of § 4.6 need not be completed or reproduced.

PART 5: Treatment of Nonpriority Unsecured Claims

Debtor

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5.1 Nonpriority unsecured claims not separately classified.

Allowed nonpriority unsecured claims that are not separately classified will be paid pro rata. If more than one option is checked, the option providing the largest payment will be effective.

Check all that apply.

The sum of \$ ____.
 ____ % of the total amount of these claims, an estimated payment of \$ ____.
 The funds remaining after disbursements have been made to all other creditors provided for in this plan.
 If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately \$ **9,576.43**.

5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims.

Check one.

None. If "None" is checked, the rest of § 5.2 need not be completed or reproduced.

5.3 Other separately classified nonpriority unsecured claims.

Check one.

None. If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

PART 6: Executory Contracts and Unexpired Leases

6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected.

Check one.

None. If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

Assumed items. Current installment payments will be disbursed either by the trustee or directly by the Debtor(s), as specified below, subject to any contrary court order or rule. Arrearage payments will be disbursed by the trustee. The final column includes only payments disbursed by the trustee rather than by the Debtor(s).

Name of Creditor	Description of leased property or executory contract	Current installment payment	Amount of arrearage to be paid	Treatment of arrearage (Refer to other plan section if applicable)	Estimated total payments to trustee
POPULAR AUTO INC.	2013 SUBARU OUTBACK	\$470.00	\$0.00		\$0.00

Disbursed by:
 Trustee
 Debtor(s)

Insert additional contracts or leases as needed.

PART 7: Vesting of Property of the Estate & Plan Distribution Order

7.1 Property of the estate will vest in the Debtor(s) upon

Check the applicable box:

Plan confirmation.
 Entry of discharge.
 Other: _____

7.2 Plan distribution by the trustee will be in the following order:

(The numbers below reflect the order of distribution; the same number means prorated distribution among claims with the same number.)

Debtor

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1. Distribution on Adequate Protection Payments (Part 3, Section 3.6)
1. Distribution on Attorney's Fees (Part 4, Section 4.3)
1. Distribution on Secured Claims (Part 3, Section 3.1) – *Current contractual installment payments*
2. Distribution on Post Confirmation Property Insurance Coverage (Part 4, Section 4.6)
2. Distribution on Secured Claims (Part 3, Section 3.7)
2. Distribution on Secured Claims (Part 3, Section 3.1) – Arrearage payments
3. Distribution on Secured Claims (Part 3, Section 3.2)
3. Distribution on Secured Claims (Part 3, Section 3.3)
3. Distribution on Secured Claims (Part 3, Section 3.4)
3. Distribution on Unsecured Claims (Part 6, Section 6.1)
4. Distribution on Priority Claims (Part 4, Section 4.4)
5. Distribution on Priority Claims (Part 4, Section 4.5)
6. Distribution on Unsecured Claims (Part 5, Section 5.2)
6. Distribution on Unsecured Claims (Part 5, Section 5.3)
7. Distribution on General Unsecured claims (Part 5, Section 5.1)

Trustee's fees are disbursed before each of the distributions above described pursuant to 28 U.S.C. § 586(e)(2).

PART 8: Nonstandard Plan Provisions

8.1 Check "None" or list the nonstandard plan provisions

None. If "None" is checked, the rest of Part 8 need not be completed or reproduced.

Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Official Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

Each paragraph below must be numbered and labeled in boldface type, and with a heading stating the general subject matter of the paragraph.

The following plan provisions will be effective only if there is a check in the box "Included" in § 1.3.

8.2 DEBTOR'S ATTORNEYS FEES- MODIFYING SECTIONS 4.3, 7.2 OF THE PLAN

Debtor's attorneys fees shall be paid in full before any other creditor.

Any post confirmation work performed by Debtor's Attorney will be billed on an hourly basis through the application for compensation process, and will be paid by the Trustee through this Chapter 13 Plan, after Court approval.

8.3 INCOME TAX REFUNDS- THIS SECTION SUPPLEMENTS PART 2, SECTION 2.3 OF THE PLAN:

Tax refunds, if any, will be devoted each year, as periodic payments, to fund the plan until the plan's completion. The tender of such payments shall deem the plan modified by such amount, increasing the base without the need of further notice, hearing or court order. If the debtor (s) need to use all or portion of such tax refund, debtor (s) shall seek court's authorization.

8.4 SECURED CREDITORS- SUPPLEMENT TO PART 3 OF PLAN:

The lien holder of any allowed secured claim, provided for by the plan, in its Part 3, will retain its lien according to the terms and conditions required by 11 USC 1325(a)(5)(B)(i)(I) & (II).

8.5 THIS PROVISION SUPPLEMENTS PART 3 TO PROVIDE FOR THE LIFTING OF THE 362 (a) STAY:

Upon the confirmation of this plan the automatic stay pursuant to Section 362(a) will be lifted in favor of CRIM as to collateral ALMODOVAR STREET #33 Juncos, PR 00777

Insert additional lines as needed

PART 9: Signature(s)

/s/ Enrique Almeida / Zelma Davila;
Enrique Almeida / Zelma Davila;
217701/218913
Signature of Attorney of Debtor(s)

Date **July 10, 2018**

/s/ EDUARDO LORENZO BERRIOS MARCANO
EDUARDO LORENZO BERRIOS MARCANO

Date **July 10, 2018**

Debtor

EDUARDO LORENZO BERRIOS MARCANO

Case number

By filing this document, the attorney for Debtor(s) or Debtor(s) themselves, if not represented by an attorney, also certify(ies) that the wording and order of the provisions in this chapter 13 plan are identical to those contained in Local Form G (LBF-G), other than any nonstandard provisions included in Part 8.